



BATIRENTE
2021 Highlights

**My retirement.
Our strength.**



Exceptional results and a new perspective on the future



Bâtirente and its team demonstrated their resilience in 2021, as indicated by the outstanding results achieved for the benefit of our groups and members.



Once again, the health and safety of Bâtirente's team, our members and our partners remained a priority throughout this past year. The team proved its impressive agility in its ability to offer the same level of service and professionalism, both online and in person. For part of the year, the development team even managed to bring back in-person meetings with our groups and members, in compliance with applicable health measures.

The year also ushered in a renewed board of directors and management committee, who are more focused than ever on the future. Yvan Duceppe, Treasurer of the *Confédération des syndicaux nationaux* (CSN), was elected Board Chair. In addition, Éric Fillion was appointed by the board as Bâtirente's new CEO.

We are always pleased to see that the participation level by groups at our annual general meeting has been constantly increasing in recent years. For the second year in a row, the event was held virtually. This format makes it possible for groups located far away to participate in this important democratic exercise. 100% of participants said they were satisfied with the event!



The Bâtirente community



As a Bâtirente member, you:

- ▶ Belong to a community of **25,065** members
- ▶ Are part of a collective of **317** groups based throughout Québec
- ▶ Have accumulated savings of **\$984.5M**
- ▶ Pay an average fee rate of **0.91%** and thereby benefit collectively from annual fee discounts of more than **\$8.7M/year** compared to standard rates*

For several years already, more and more of you have been turning to our online services, which are reliable and efficient! Our batirente.com website saw a substantial increase in traffic. You made a total of 214,000 visits and viewed 360,000 pages.

Similarly, the *My account* secure section broke a record for the number of visits! This is an essential and relevant tool for tracking your savings, carrying out transactions, staying informed or even using our retirement income simulator. We are also glad to see you increasingly opting for electronic documents, such as the quarterly financial statement, available in this secure section.

Each year, we entrust the SOM market research firm with the task of conducting our plan member satisfaction survey. In 2021, despite it being the second year of the pandemic, you gave us a score of 8.4/10 on your confidence in our organization. We are grateful for this result, as it indicates your appreciation for the entire Bâtirente team's efforts.

Bâtirente is committed to accompanying its members throughout their accumulation period, to guide them in the transition to retirement, and to continue serving them even after they retire. We also take pride in knowing that Bâtirente's family of retirees keeps growing!

By the end of 2021:

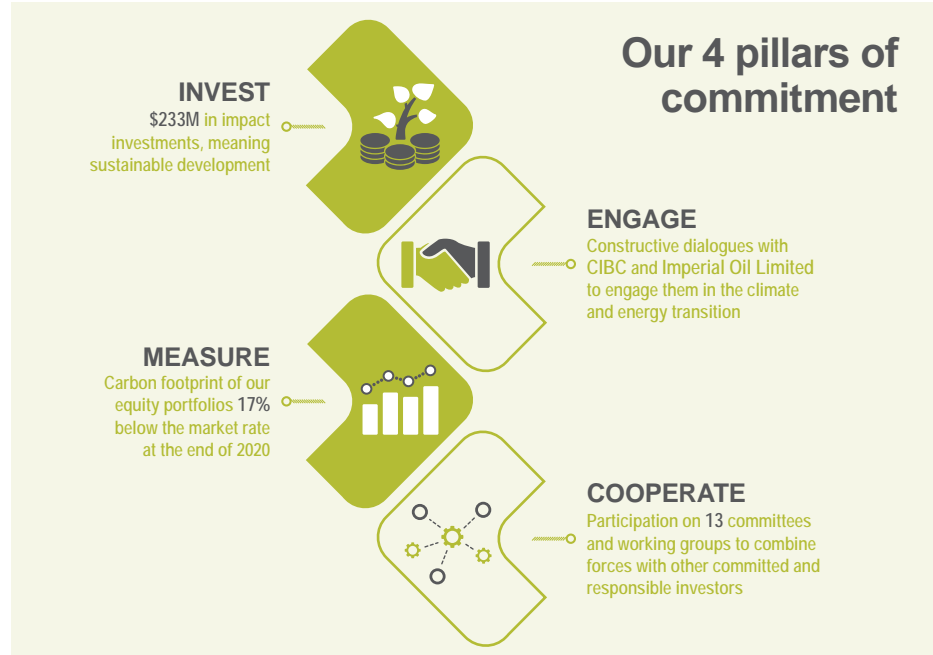
- ▶ Our total number of members aged 65 and over was 2,155, with assets in Bâtirente plans totalling **\$146.3M**.
- ▶ Accumulated savings held in RRIFs and LIFs reached **\$99.9M**.
- ▶ Annuities paid out of these plans totalled **\$17.4M**, an increase of **28.7%** over 2020.



Our expertise at your service

Bâtirente plans are delivered through a solid, high-performance investment platform that includes 11 funds, five of which are diversified. This platform is augmented by Trajectory, our turnkey investment strategy. It evolves with you over time, automatically and continuously optimizing your investments to align with your risk profile.

Our investment decisions are guided by the goals of preserving and growing your savings. As an active participant and signatory of the Principles for Responsible Investment (PRI), Bâtirente integrates the important dimension of extra-financial risks and sustainable development into its investment philosophy.



For more information, visit the *Responsible Investment* section on [batirente.com](https://www.batirente.com)



Bâtirente is committed to climate action

Now more than ever, there is consensus on the link between human activities and global warming and recognition of its impact on economies, financial markets and human societies. The consensus is even greater on the need for a united response.

It is essential for Bâtirente to express its fiduciary responsibility by allocating the capital entrusted to us by our 25,065 members toward both reducing greenhouse gases and building resilience to the consequences of global warming.

A leader in responsible investment, Bâtirente unveiled its ambitious climate commitment in 2020; one year later, the results are positive and encouraging.

OUR OBJECTIVES FOR 2025

<p>-50% Exposure to climate risk</p>	<p>We reduced our carbon footprint by 14% in just two years and are confident that we will reach this goal.</p>
<p>+100% Investment in the transition</p>	<p>The value of our impact investments reached \$233M, which actively contribute to the implementation of environmental solutions.</p>
<p>Active engagement</p>	<p>We hold dialogues with numerous companies to encourage them to adopt sustainable business models to improve climate performance.</p>
<p>Active collaboration</p>	<p>In October 2021, we signed the <i>Canadian Investor Statement on Climate Change</i> drafted by the Responsible Investment Association (RIA).</p>



We're here for you!



Our 2021 Annual Report is available at [batirente.com](https://www.batirente.com)

Please feel free to contact us if you have any questions, need information about your file, or want to learn how to access your account online.

MEMBER SERVICES CENTRE

From Monday to Friday

8 a.m. to 8 p.m.

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Stay up-to-date!

Verify your email address in your file online to ensure you receive all the information and news about your group retirement savings plan. You can do so in the *My account* secure section or by speaking with a *Member Services Centre* agent.

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